



May 26, 2018

Vol. 34 No.21

## **Christy Baker, TS Bank, speaks about Fraud to Treynor Optimists**

Christy Baker spoke about fraud and fraud prevention to the Treynor Optimist Club on Saturday, May 26. She has worked at TS Bank for ten years. As Chief Credit Officer her responsibility is for the products and services at TS Bank. She and her husband, Eric, have two sons and live on an acreage near Oakland.



**Christy Baker**

Baker stated that the advantage of debit cards is you don't have to carry cash. We all are aware that merchants and card processors, such as the Target and Home Depot scams, have vulnerabilities. If this happens to you, call the bank and you will be given the next steps and presented options. Generally the old debit card number is shut down and a new card is issued and can be done so with Instant Issue. Consumers have zero liability when their card is compromised and the bank eats 99% of the loss. Consider that \$1400 is the most that could be taken out in a day.

TS Bank invests in Falcon Fraud, a Shazam anomaly detection software, which reduces the cost of losses to the bank. If a transaction is determined to be abnormal, Shazam shuts the card down or calls the client to verify. If you know you are going to be out of the Midwest, you can call the number on the back of the card to

report you will be using your card out of state or country.

Checks contain all your personal information and bank account information and if compromised, there is no dollar limit of what could be taken out. If a check is forged, it is a larger crime and you are first directed to contact the police first. With a debit card, the fix is quick.

Shazambolt\$ is a product that allows you to choose debit card alerts you'd like to be notified by text or email about, such as if there is a transaction over \$50 or if there is an international purchase and more. You can also choose to block the above transactions so they never happen. You are also given the ability to turn the use of your card on or off, if you lose your card.

If you are traveling overseas, you will need a chip in your card with MasterCard or Visa. Different debit card numbers are issued to joint account clients so that if one card is compromised, the other is not. Baker recommended having more than one method of payment.

Ways to help with fraud prevention is to monitor your account activity, check for skimmers on ATMs or gas pumps (don't use if the card insert holder is crooked or can be gently wiggled) and look for an unbroken seal tape (on the left side usually) of gas pumps.

### **Meeting Minutes**

Dale Willenborg called the meeting to order with 15 members and one guest present, Christy Baker. After the pledge of allegiance, Dee Guttau said the prayer.

Gary Funkhouser won the 50/50 drawing. Jeff Jorgensen won the attendance drawing but was not present. There were no anniversaries, but Kirk Vorthmann observed his birthday.

Bragging Rights dollars were contributed to the Youth Fund by Kirk Vorthmann announcing he will have a new granddaughter in Nov. Jim Clausen paid to announce that Kirk had led the

seniors in when he graduated. Marsha Underwood paid \$6 to announce that it had been six years since she had her ruptured aneurism. Ken Graham contributed to announce the Treynor soccer team was playing in the substate tournament today against St. Alberts and has 103 goals this season, the 8<sup>th</sup> most ever in the state. Kevin Underwood paid to announce that Bailey White had competed in relays at the state and never dropped the baton. Judy Guttau contributed to announce that she was winning the battle with the coons digging up her pots (ammonia). Gary Guttau contributed to tell about the time he set live traps for coons in his shop and caught one every day for 25 days.

Gary Funkhouser distributed a flyer announcing this week's activities at the school. It's a busy week with soccer for girls and boys, softball, baseball and Wed. is the Jr. High Musical.

Under Old Business, Keith Denton stated he has the Optimist letter with insurance information.

Under New Business, Mitchell Griffin picked up his scholarship check from the Optimist Club. He was also a recipient of the JOI Club Scholarship.



**Gary Guttau, Mitchell Griffin**

Flags are being set out after the meeting today with the help of the local boy scouts. The Can

Kennel sorting with the St. Paul Youth will be on Wednesday. The time is to be announced.

A clock/picture frame was donated by Gary Funkhouser for the auction and purchased for \$1 by Jim Clausen.

There being no further business the meeting was adjourned with the recitation of the Optimist Creed.

*Optimist Club meetings run from 8-9 AM each Saturday morning at the Treynor Community Building (Legion Room). The coffee is always on and donuts are served (and sometimes breakfast)! Come join us for fun, fellowship, and interesting programs!*

### **A Thought**

**“A soft answer turns away wrath, but harsh words cause quarrels.”—Proverbs 15:1**

### **Calendar**

May 30 Can Kennel Sorting (St. Paul Youth)

### **Birthdays**

May 21 Steve Irvin

May 22 Kirk Vorthmann

### **Anniversaries**

### **Programs**

May Gary Guttau  
 June Lou Howell  
 July Ann Vorthmann (first 2 weeks)  
 Chuck Nielsen (last 2 weeks)

### **Speakers**

June 2 Bob Beattie: 44 Years of Learning –  
 And now riding into the sunset  
 June 9 Kelly Groskurth: The Life of a City  
 Manager/Clerk  
 June 16 Brandon Vorthmann: The Life of a School  
 Board Member  
 of a School Nurse  
 June 30 Becky Thompson, Heather Kellar, and Erin  
 Mrsny: STEM? What's That?

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Dues/Donations/Flag Money: Mail to Optimist Club of Treynor, PO Box 354, Treynor, IA 51575